

# MLR Report for Coverage Period CY2018 HUMANA HEALTH PLAN, INC, finalized 09/2018

## Section 1: Medicare + Medicaid MLR and Remittance Calculations

<u>Component</u>	<u>Element</u>		<u>Value</u>
1. Medical Loss Ratio Numerator	1.1 Claims	\$	158,838,309.96
1. Medical Loss Ratio Numerator	1.2 Improving health care quality expenses	\$	5,491,162.88
1. Medical Loss Ratio Numerator	1.3 MLR numerator	\$	164,329,472.84
2. Medical Loss Ratio Denominator	2.1 Revenue	\$	192,965,868.00
2. Medical Loss Ratio Denominator	2.2 Federal and State taxes and licensing or regulatory fees	\$	3,256,074.19
2. Medical Loss Ratio Denominator	2.3 MLR denominator	\$	189,709,793.81
3. Credibility Adjustment	3.1 Member Months to determine credibility		92,755
3. Credibility Adjustment	3.2 Credibility adjustment		1.4%
4. MLR Calculation	4.1 Unadjusted MLR		86.6%
4. MLR Calculation	4.2 Credibility adjustment		1.4%
4. MLR Calculation	4.3 Adjusted MLR		88.0%
5. Remittance Calculation	5.1 Is plan membership above the minimum credibility		Yes
5. Remittance Calculation	5.2 MLR standard		85.0%
5. Remittance Calculation	5.3 Adjusted MLR		88.0%
5. Remittance Calculation	5.4 MLR denominator	\$	189,709,793.81
5. Remittance Calculation	5.5 Remittance amount due to CMS for CY 2018 expected	\$	-
5. Remittance Calculation	5.6 Remittance amount due to State for Coverage Year	\$	-